

**UNITED STATES BANKRUPTCY COURT****DISTRICT OF NEW JERSEY****Caption in Compliance with D.N.J. LBR 9004-2(c)****Marie-Ann Greenberg MAG-1284****Marie-Ann Greenberg, Standing Trustee****30 TWO BRIDGES ROAD****SUITE 330****FAIRFIELD, NJ 07004-1550****973-227-2840****Chapter 13 Standing Trustee****Case No.: 19-24894****IN RE:****HERMES A AYALA****Adv. No.:****Hearing Date:****Judge: RG****CERTIFICATION OF SERVICE**

1. I, Jessica Antoine, am a Paralegal for Marie-Ann Greenberg, Chapter 13 Standing Trustee in the above captioned matter.
2. On, 11/23/2022, I sent a copy of the following pleadings and/or documents to the parties listed below:

**Certification of Default**

3. I hereby certify under penalty of perjury that the above documents were sent using the mode of service indicated.

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**Debtor:****HERMES A AYALA****115 CHRISTIE ST., FL 2****LEONIA, NJ 07605****Mode of Service: Regular Mail**

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**Attorney for Debtor(s):****RUSSELL L LOW ESQ****LOW & LOW ESQS****505 MAIN STREET, SUITE 304****HACKENSACK, NJ 07601****Mode of Service: Notice of Electronic Filing (NEF)**

Dated: November 23, 2022

By: /S/ Jessica AntoineJessica Antoine